



HMECU Accessible Member Service Policy

Purpose

This policy relates to the Accessibility Standards for Customer Service, under the Accessibility for Ontarians with Disabilities Act, 2005 ("AODA").

Policy Statement

The mission of the Healthcare and Municipal Employees Credit Union ("HMECU" or the "Credit Union") is to be the financial institution of choice among public sector and healthcare employees and their families.

In fulfilling our mission, HMECU strives at all times to provide its products and services in a way that respects the dignity and independence of people with disabilities. We are also committed to giving people with disabilities the same opportunity to access our products and services and allowing them to benefit from the same services, in the same place and in a similar way as other members.

Application of the Accessible Member Service Policy

The Accessible Member Service Policy applies to all Employees (as defined below) of the Credit Union.

Definitions

"Assistive Devices" shall mean an auxiliary aid such as communication aids, cognition aids, personal mobility aids and medical aids (i.e. canes, crutches, wheelchairs, or hearing aids).

"Employees" shall mean every person who deals with members of the public or other third parties on behalf of HMECU, whether the person does so as an employee, agent, volunteer, or otherwise.

"Persons with Disabilities" shall mean those individuals who have a disability. "Disability" as defined under the Ontario Human Rights Code is:

- any degree of physical disability, infirmity, malformation or disfigurement that is caused by bodily injury, birth defect or illness and, without limiting the generality of the foregoing, includes diabetes mellitus, epilepsy, a brain injury, any degree of paralysis, amputation, lack of physical co-ordination, blindness or visual impediment, deafness or hearing impediment, muteness or speech impediment, or physical reliance on a guide dog or other animal or on a wheelchair or other remedial appliance or device;
- a condition of mental impairment or a developmental disability.

- a learning disability, or a dysfunction in one or more of the processes involved in understanding or using symbols or spoken language;
- a mental disorder, or;
- an injury or disability for which benefits were claimed or received under the insurance plan established under the Workplace Safety and Insurance Act, 1997.

“Service Animals” shall mean any animal individually trained to do work or perform tasks for the benefit of a person with a disability.

“Support Persons” shall mean any person whether a paid professional, volunteer, family member, or friend who accompanies a person with a disability in order to help with communications, personal care or medical needs or with access to products or services.

Providing products and services to people with disabilities

HMECU is committed to excellence in serving all members including People with Disabilities, and we will carry out our functions and responsibilities in the following areas:

Communication

We will communicate with People with Disabilities in ways that consider their Disability.

We will train Employees who communicate with members on how to interact and communicate with people with several types of Disabilities.

Telephone services

We are committed to providing fully accessible telephone service to our members. We will train staff to communicate with members over the telephone in clear and plain language and to speak clearly and slowly.

We will offer to communicate with members by telephone relay, email, courier, mail and/or fax, if telephone communication is not suitable to their communication needs or is not available, provided the identity of the member has been verified.

Assistive Devices

We are committed to serving People with Disabilities, who use Assistive Devices to obtain, use or benefit from our products and services. We will ensure that our Employees are trained and familiar with various Assistive Devices that may be used by members with Disabilities while accessing our products or services.

We will also ensure that Employees will know how to use, and instruct others in the use of Assistive Devices if they are available for members at HMECU sites.

Financial Documents

We are committed to providing accessible financial documents to all of our members. For this reason, financial documents will be provided in the following formats upon request: hard copy or email.

We will answer any questions members may have about the content of statements or notifications in person, by telephone or email, provided the identity of the member has been verified.

Service Animals

We are committed to welcoming People with Disabilities who are accompanied by a Service Animal on the parts of our premises that are open to the public and other third parties. We will also ensure that all Employees and others dealing with the public are properly trained in how to interact with People with Disabilities who are accompanied by a Service Animal.

Support Persons

We are committed to welcoming People with Disabilities who are accompanied by a Support Person. Any person with a Disability who is accompanied by a Support Person will be allowed to enter HMECU's premises with his or her Support Person. At no time will a Person with a Disability who is accompanied by a Support Person be prevented from having access to his or her Support Person while on our premises.

Where confidentiality is important because of the kinds of information discussed, HMECU must obtain the consent of the member and may require the Support Person to sign a confidentiality agreement.

If fees will be charged for support persons at HMECU events, the amount charged to the Support Person will be announced ahead of time.

Notice of temporary disruption

HMECU will provide members with notice in the event of a planned or unexpected disruption in the facilities or services usually used by People with Disabilities. This notice will include information about the reason for the disruption, its anticipated duration, and a description of alternative facilities or services, if available.

The notice will be placed at all public entrances and service counters on our premises, and on the HMECU website.

Training for Employees

HMECU will provide training to all Employees and all those who are involved in the development and approval of member service policies, practices, and procedures.

This training will be provided during the new employee orientation period, which shall occur during the first thirty (30) days after an employee commences their duties. Training will also be provided with any change to HMECU's policies, procedures and practices governing the provision of services to Persons with Disabilities.

Training will include the following:

- The purposes of the Accessibility for Ontarians with Disabilities Act, 2005 and the requirements of the Customer Service Standard;
- How to interact and communicate with people with various types of Disabilities;
- How to interact with People with Disabilities who use an Assistive Device or require the assistance of a Service Animal or a Support Person;
- How to use the Assistive Devices on HMECU sites that may help with the provision of products or services to People with Disabilities;
- What to do if a Person with a Disability is having difficulty in accessing HMECU's products and services; and
- HMECU's policies, practices and procedures relating to the Customer Service Standard.

Employees will be trained on policies, practices, and procedures that affect the way products and services are provided to People with Disabilities. Employees will also be trained on an ongoing basis when changes are made to these policies, practices and procedures.

Training Records

HMECU will keep records of all accessible member service training, to include dates and content of training provided to each staff member.

Provision of accessible member service to Persons with Disabilities will be reviewed with annually.

Feedback Process

The ultimate goal of HMECU is to meet and surpass member expectations while serving members with Disabilities. Comments on our services regarding how well those expectations are being met are welcome and appreciated.

Feedback regarding the way HMECU provides products and services to People with Disabilities can be made by email, verbally, or through on-site suggestion boxes. All feedback will be directed to the CEO or another Senior Manager. Members can expect to hear back in ten (10) business days.

Feedback mechanisms

- Online Accessible Customer Service questionnaire;
- Print format Accessible Customer Service Questionnaire at HMECU sites, available in standard and large print; and
- By phone: 905-575-8888; 1-866-808-2888 (Toll-free); 905-520-1146 (24 Hour Emergency number).

Feedback Procedures

- The author of the feedback will be provided a response within ten (10) business days in the format in which the feedback was received outlining actions deemed appropriate, if any.
- All feedback will be reviewed by the Chief Executive Officer or another Senior Manager in order to monitor accessibility concerns and our progress.
- Should feedback include individual Employees, management will meet with Employees to discuss/remedy, as appropriate.

See Appendices “B” & “C” of this policy.

Modifications to this or other policies

We are committed to developing member service policies that respect and promote the dignity and independence of People with Disabilities. Therefore, no changes will be made to this policy before considering the impact on People with Disabilities.

Any policy of HMECU that does not respect and promote the dignity and independence of People with Disabilities will be modified or removed.

HMECU Accessible Member Service Practices and Procedures

2.1 Communication

We will communicate with People with Disabilities in ways that take into account their disability, in a manner that respects their dignity and independence. For tips on communicating with people with different disabilities refer to the Accessible Member Service Resource Guide in your orientation package.

2.1.1 Telephone Communication using the Relay Service

When communicating with people who are deaf, oral deaf, deafened or hard of hearing you may need to use the telephone relay service:

1. Phone the Relay Service number 1-800-855-0511
2. Tell the operator your name, the name of the person you are calling, and the number you wish to reach.

3. The operator will make the call for you. You speak to the operator as if you were talking directly to the person you are calling. For example, say “Hi, How are you doing?” Do not say: “Tell him I said hello”.
4. Remember to say “Go ahead” when you finish speaking, so the person on the other end will know it is their turn to speak.
5. If you normally speak very quickly, the operator may ask you to speak more slowly so your message can be typed while you are speaking.

2.2 Financial Documents

When providing financial documents to a member with a disability, HMECU will provide the document, or the information contained in the document, in a format that takes the member’s disability into account. Employees will ask our members with disabilities if they require information/documentation in an alternate format. HMECU will notify members by posting notice of availability of documents in a conspicuous place on our premises, and all future forms, documents, and notifications will include “Alternative format available upon request”.

At this time HMECU documents can be provided in the following formats: hard copy, Braille, by email, and/or by phone. Furthermore, any future in-house forms that would normally be available for the public will be created with plain language.

2.2.1 By phone

When a member requires information from a statement or notification over the phone, confirmation must be made to ensure that it is actually the member requesting this change:

- The member must be able to provide personal information in order to identify themselves. Explain to the member the reason for the request for identification (fraud prevention). Ask for the member’s date of birth, address including postal code, and account details. If the member hesitates in providing this information, refer to management.
- Once you have been able to identify the member, proceed with providing information on the member’s statement or notification.
- Record how the member was identified i.e. date of birth, address, and account details.

2.2.2 Braille

- The Service Representative will contact the Branch Manager.
- The Branch Manager will send the document to the Alternative Format Service Provider (See ‘List of External Alternative Format Providers’).
- The Branch Manager will make reasonable efforts to get the document to the member within ten (10) business days.

2.3 Support Persons

HMECU is committed to welcoming members with disabilities who are accompanied by a support person. At no time will a member who is accompanied by a support person be prevented from having access to his or her support person while on our premises.

2.3.1 Use of support persons

Support persons may be a family member, friend, or a trained professional. They provide a wide range of assistance to persons with disabilities including but not limited to assistance with communication, personal care, and assistance accessing products and services.

If a person with a disability is accompanied by a support person, HMECU shall ensure that both persons are permitted to enter the premises together and that the person with a disability is not prevented from having access to their support person while on the premises.

The member shall determine whether a support person is necessary; however, in the exceptional circumstance where an Employee believes that a support person should be in attendance to protect the health and safety of the member or others, the following criteria shall be used in consulting with the member:

- When there is a significant risk to the health and safety of the person with a disability or others (the mere possibility of risk is insufficient);
- When the risk is greater than the risk associated with other members;
- When the risk cannot be eliminated or reduced by other means;
- When the assessment of the risk is based on consideration of the duration of the risk, the nature and severity of the potential harm, the likelihood that the potential harm will occur, and the imminence of the potential harm; and
- When the assessment of the risk is based on the individual's actual characteristics, not merely on generalizations, misperceptions, ignorance or fears about a disability.

2.3.2 Support Persons and Fees

Although HMECU typically does not charge fees in relation to a support person's presence on HMECU premises, HMECU will provide advanced notice in the event a fee is ever charged. Advanced notice will be given where information about fees are typically provided.

2.3.3 Dealing with Confidential Matters in the Presence of Support Persons

In some cases, a support person may have to agree to rules or requirements that are specific to the kinds of products and services that HMECU offers.

Where confidentiality is important because of the kinds of information discussed, HMECU must obtain the consent of the member and may require the support person to sign a confidentiality agreement. As an option, in some situations it may be suitable for a support person to wait in a separate area while a member's confidential matters are addressed.

2.4 Notice of Disruption of Services

HMECU will provide our members with a reasonable amount of notice in the event of a planned service disruption that affects access to our facilities or services (i.e. elevators, accessible parking spaces, etc.).

In the event of an unexpected disruption of service, HMECU will provide notice as soon as possible. During the disruption, we will make every effort to provide alternative accommodations that take into consideration the needs of the individual.

2.4.1 Notifying the Public of a Service Disruption

To communicate any disruptions to HMECU's facilities or services:

1. Notify the Branch Manager. An estimate will be determined of the time it will take to address the issue.
2. The Branch Manager will post a 'Notice of Service Disruption' at the site of the disruption.
3. In the case of a disruption that requires people to make alternate arrangements before coming to the site or satellite locations (disruption to accessible parking spaces, accessible entrances, elevators, etc.) the Branch Manager will contact the Marketing Coordinator who will coordinate the posting of a notice on the HMECU website.
4. For members that have appointments scheduled with HMECU, Employees will notify the member and make other arrangements to meet.
5. Updates to the notice of disruption should be made as needed and posted accordingly.
6. Once the issue is resolved and/or repair completed, the location posting the notice will
7. Remove signs and contact the Marketing Coordinator to remove notice from the website.

2.4.2 Notice of disruption will include the following information:

- The nature of the disruption in service;
- The reason for disruption;
- The expected duration of the disruption;

- A description of alternatives to service, if available; and
- A contact number for more information.

See Appendix “A” of this policy.

AODA Appendices

Appendix A: Documents for Notifying the Public about Disruptions in Service

Sample 1

Dear Members,

The east elevators will be out of service from [Date] to [Date] for routine maintenance. To access our office, please use the elevators at the west end of the building next to emergency intake. We regret any inconvenience this may cause. If you have questions or concerns, please call [phone number].

Thank you.
Management

Sample 2

Dear Members,

Our accessible washroom is out of service due to a broken pipe. A repairperson will be on the premises tomorrow to fix it. In the interim, we have made arrangements for our members to use the accessible washroom at 123 Main Street, which is located next door to our premises. We apologize for any inconvenience.

Thank you.
Management

Appendix C: Sample Notices on the Feedback Process

Sample 1

Dear Valued Members,

We strive to improve accessibility for our members with disabilities. We would like to hear your comments, questions and suggestions about the provision of our products or services to people with disabilities. Please contact us in person, by mail, by phone at [phone number] ,or by email [email address] to share your comments.

Thank you.
Management

Sample 2

Dear Valued Members,

We strive to improve accessibility for our members with disabilities. We welcome your feedback. Please call [phone number] or email [email address] to share your comments, or request a copy of our accessibility policy.

Thank you.

Management

<http://www.mcass.gov.on.ca/en/mcass/programs/accessibility/ComplyingStandards/complianceManualCustomerService/appe>